



Special High Value Branch, Ludhiana (499700)
Phone: 0161-2888000
Email: Bo4997@pnb.bank.in

DEMAND NOTICE

Notice u/s 13(2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 Here after called "The Act" All the Borrowers/ Guarantors mentioned herein below are hereby notified that Loans availed by them as per details given below has become NPA on the respective dates mentioned. Undersigned being the authorized office of the secured creditor also served the said notice through mode of substituted service. Hence, each of you is hereby called upon to take notice to pay jointly and severally the outstanding amount mentioned below within 60 (Sixty) days from the date of this publication, failing which the Bank will proceed under section 13(4) of the said Act for taking possession of the secured assets and thereafter to sell the same so as to realize its dues with future interest at the contracted rate of interest and any other incidental expenses/cost /charges contemplated under the said Act. Needless to mention that this notice is addressed to you without prejudice to any other remedy available to the Bank.

Name of A/c Borrower, Guarantor & address	Description of the Immovable Properties	Date of NPA	Date of Demand Notice	Amount due as per notice
Sh. Surinder Singh S/o Sh. Parkash Singh R/o House No. 74, Janta Colony, Village Gill, Ludhiana West-141116	Equitable Mortgaged by way of deposit of title deed no 17340 dated 07.03.2024 of Property No 76, measuring 100sq yd comprised in Khasra No 7//11/2, 12/1, 8//14/1, 17, 15/2, 6, 67//10, 2, 8//15/1, Khata No 91/109, 95/113, 98/116, 123/141, 124/142 as per Jamabandi for the year 2013-14, situated at village Chameri, Hadbast no 286, Tehsil & District Ludhiana.	16.10.2024	22.07.2025	Rs. 5,82,555/- (Rs. Five Lac Eighty Two Thousand Five Hundred Fifty Five Only) as on 30.06.2025

Place: Ludhiana Date: 28.11.2025 (Authorised Officer)

BEFORE THE HON'BLE COMPANY LAW TRIBUNAL CHANDIGARH BENCH CHANDIGARH
CP (CAA) No.19/CHD/J&K/2025 (2nd Motion)

IN THE MATTER OF SCHEME OF AMALGAMATION BETWEEN:

BANDAY IDEAL PRODUCTS LIMITED.
Registered Office:
Old Zero Bridge Road, Srinagar, Jammu, Jammu and Kashmir - 190001

(Petitioner No.1 / Transferor Company)

WITH

BANDAY IMPEX PRIVATE LIMITED
Registered Office:
Food Park, Khunmoh Industrial Area, Srinagar, Jammu and Kashmir - 190001.

(Petitioner Company-II /Transferee Company)

NOTICE OF PETITION

A Petition under sections 230-232 and other applicable provisions of the Companies Act, 2013, for sanctioning the Scheme of amalgamation of Companies, namely, Banday Ideal Products Limited (Petitioner Company No. 1/Transferor Company) and Banday Impex Private Limited(Petitioner Company No. 2/Transferee Company), and their respective' shareholders (hereinafter referred to as 'Scheme') was heard by the Hon'ble National Company Law Tribunal, Chandigarh Bench and by an order dated 05.06.2025, the said Petition was fixed for hearing before the said Tribunal on 28.08.2025, on which date the case was not taken up. Then on the next date 25.09.2025 also the case was not taken up. Now the Petition is fixed for hearing before the said Tribunal on 11.12.2025.

Any person desirous of supporting or opposing the said petition should send to the Petitioner Companies' authorized signatory as mentioned hereinbelow, notice of his/her intention, signed by him/her or his/her Advocate, with his/her name and address, so as to reach the Petitioner Companies authorized signatory not later than 10 days before the date fixed for the hearing of the Petition, i.e., 11.12.2025. Where, he/she seeks to oppose the Petition, the grounds of opposition or a copy of his/her affidavit shall be furnished with such notice with a copy cd the undersigned. A copy of the Petition will be furnished by the undersigned to any person requiring the same on payment of prescribed charges for the same.

For Petitioner Companies
Place: Srinagar
Date: 25/11/2025
Sd/-
NAHUSH JAIN, Advocate,
Authorized Representative
Office: # 898, 1st Floo/r, Phase-4, Sector 59, Mohali Punjab
Ph: 9914017-547; Email: advnahushjain@gmail.com

CARYSIL LIMITED
CIN: L26914MH1987PLC042283
Registered Office: A-702, 7th Floor, Kanakia Vail Street, Chakala Andheri-Kurla Road, Andheri (East), Mumbai 400 093 (India)
Phone:022 4190 2000; E-mail id: investors@carsysil.com

SEBI Opens Special Window for Re-lodgement of Physical Share Transfers

The Securities and Exchange Board of India (SEBI), through its Circular No. SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97 dated July 2, 2025, has announced the opening of a special window to facilitate re-lodgement of transfer requests for physical shares.

This facility is available for investors whose transfer deeds were lodged prior to April 1, 2019 but were rejected/returned due to deficiencies in documents, process, or otherwise.

Key details:	
Window for re-lodgement of transfer request:	July 7, 2025 to January 6, 2026
Who can re-lodge the transfer request?	Shareholders whose transfer deeds lodged prior to April 1, 2019 and were rejected/ returned due to deficiency in documents.
How to re-lodge the transfer request?	Submit original transfer documents, along with corrected or missing details to the Registrar and Share Transfer Agent (RTA) i.e. Bigshare Services Pvt. Ltd at Office No: S6-2, 6th Floor, Pinnacle Business Park, Next to Ahura Centre, Mahakali Caves Road, Andheri (East), Mumbai – 400093.
Important: All shares re-lodged under this window will be issued only in demat mode. No physical share certificates will be issued.	

For Carysil Limited
Sd/-
Reena Shah
Company Secretary
Mumbai
November 27, 2025

DCB Bank Limited
D.B. Gupta Road, Karol Bagh, New Delhi - 110005.

DCB BANK

POSSESSION NOTICE

The undersigned being the authorized officer of the **DCB Bank Ltd.**, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (54 of 2002) and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice on below mentioned dates calling upon the borrowers (**Borrower's and Co-Borrower's**) to repay the amount mentioned in the notice as detailed below in tabular form with further interest thereon from **within 60 days** from the date of receipt of the said notice.

The borrower and Co-Borrower having failed to repay the amount, notice is hereby given to the borrower, Co-Borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest Rules 2002 on this **24-11-2025, 24-11-2025 and 24-11-2025**.

The borrower, Co-Borrower in particular and the public in general is hereby cautioned not to deal with the property (**Description of the immovable Property**) and any dealings with the property will be subject to the charge of the **DCB Bank Ltd.**, for respective amount as mentioned here below. The Borrower's attention is invited to provisions of Sub-section (8) of Section 13 of the act, in respect of time available, to redeem the secured assets.

1. Demand Notice Dated	06-09-2021
Name of Borrower(S) and (Co-borrower(S)	MR RAJESH KUMAR DHALL, MRS MEENA KUMARI, HEMANT DHALL and GOLDEN JEWELLERS THROUGH ITS PROP. RAJESH KUMAR DHALL
Total Outstanding Amount	Rs.18,71,283.02/- (Rupees Eighteen Lakh Seventy One Thousand Two Hundred Eighty Three and Two Paisa Only) as on 08th September, 2021
Description of The Immovable Property	All Piece And Parcel Of Property B-2-4 P-6 S-14 Old New S-24/151 Inddie Multani Gate Mohalla Doliya Wala, Ferozepur Punjab 152002 (The Secured Assets).
2. Demand Notice Dated	24-01-2024
Name of Borrower(S) and (Co-borrower(S)	MR SUSHIL KUMAR PAL and MRS POOJA
Total Outstanding Amount	Rs.19,93,294/- (Rupees Nineteen Lakh Ninety Three Thousand Two Hundred Ninety Four Only) as on 24th January, 2024
Description of The Immovable Property	One Plot No. 497, Measuring 125 Sq. Yds., Comprised In Khasra No. 56/4/2, 5/2, 6, 7, 14, 15, 16, 25/1, 57/26, 57/21/1, 10, 11, 8/2, 9, 12, 13, 1/1, 19/2, 20, 21/1, 22/1, Khata No. 178/232, 233, 234, 235, 236, 237, Jamabandi For The Year 2003-04, Situated At Village Ramgarh, H.B. No. 236, Abadi G.K. Country, Tehsil And Distt. Ludhiana (The Secured Assets).
3. Demand Notice Dated	24-01-2024
Name of Borrower(S) and (Co-borrower(S)	MR RAJESH KUMAR, MRS ANJU BALA and MR GAURAV
Total Outstanding Amount	Rs.23,25,125/- (Rupees Twenty Three Lakh Twenty Five Thousand One Hundred Twenty Five Only) as on 24th January, 2024
Description of The Immovable Property	All The Piece & Parcel Of One House Measuring 100 Sq. Yds, Comprised In Khasra No. 5//12/2, 13/1, 18/2, 19/1, 23/1/1, 12/3/1, 2, 10, Khata No. 74/76, 84/86, 85/87 As Per Jamabandi For The Year 2009-10, Situated At Village Bhora, H.B. No. 88, Abadi Aman Nagar, Tehsil And Distt. Ludhiana As Per Sale Deed Bearing Wasika No. 7094 Dated 26/11/2014, And Bounded As Under –East – Neighbourer / Adm 20'; West – Street / Adm 20'; North – Neighbourer / Adm 45'; South – Neighbourer / Adm 45' (The Secured Assets).

Date: 28-11-2025
Place: Ferozepur, Ludhiana, Punjab
FOR DCB BANK LTD
AUTHORISED OFFICER



U GRO Capital Limited
4th Floor, Tower 3, Equinox Business Park, LBS Road, Kurla, Mumbai 400070

DEMAND NOTICE

UNDER THE PROVISIONS OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("THE ACT") AND THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002, ("THE RULES")

The undersigned being the authorised officer of **UGRO Capital Limited** under the Act and in exercise of the powers conferred under Section 13(2) of the Act, read with the Rule 3, issued Demand Notice(s) under Section 13(2) of the Act, calling upon the following borrower(s) to repay the amount mentioned in the respective notice(s) within 60 days from the date of receipt of the said notice. The undersigned reasonably believes that the borrower(s) are avoiding the service of the demand notice(s), therefore the service of the demand notice is being effected by affixation and publication as per the Rules. The contents of the demand notice(s) are extracted herein below:

Sl.No.	Name of the Borrower(s)	Demand Notice Date and Amount
1.	1) KAMBOJ POULTRY FARM 2) SAKSHAM 3) POONAM 4) AKASH LAN – UGYAMMS000071873	Demand Notice date: 13-Nov-2025 Notice Amount: 58,36,039.00/- (Rupees Fifty Eight Lakh Thirty Six Thousand Thirty Nine Only) ason 06/11/2025

DESCRIPTION OF SECURED ASSET(S):- Poultry Farm, Measuring 11 Kanal 14.25 Marlas, Comprising In Khewat/Khatoni No. 132/178 (Now Khewat/Khatoni No. 138/182), Khasra No. 19/21/1 (2-9), 21/3 (3-12), 22/1 (1-4), 22/2 (6-16), 20/3/1 (6-0), 4 (8-0), 5 (8-0), 6 (8-0), 7 (8-0), 8 (7-6), 13/1 (2-2), 13/2 (1-9), 14/1 (5-8), 16 (7-10), 17/1 (1-13), 17/2 (0-9), 22 (8-0), 23 (8-0), 24 (7-13), 25/1 (1-17), 25/2 (1-13), 28/2/2 (5-4), 34/11 (6-17), 12 (3-7), 35/23/2 (1-18), 23/3 (1-9), 35/23/4 (0-13), 37/202 (3-12), 21/2 (7-4), 22/1/2 (0-8), 22/2/2 (7-4), 38/25/2 (7-4), 44/11/2/2 (3-6), 13/2 (1-7), 21/2 (1-15), 2/2 (4-2), 2/3/2 (0-17), 31/2 (0-10), 45/2/2 (3-4), 3 (8-0), 4 (8-0), 5 (8-0), 6/1 (6-13), 7 (8-0), 8 (8-0), 9/1 (3-4), 47/11 (5-16), 10 (2-18), Kitee 48 Being 221/5760 Share Of The Land Measuring 223 Kanal 13 Marlas I.E. 08 Kanal 11.62 Marlas And Khewat/Khatoni No. 167/218 To 222 (Now Khewat/Khatoni No. 174/224), Khasra No. 9/15 (7-4), 16 (6-8), 10/20 (8-0), 21/2 (3-4) And (Now Khatoni No. 225), Khasra No. 10/13 (8-0), 44/8 (8-0), 13 (8-0) And (Now Khatoni No. 226), Khasra No. 44/18 (8-0) And (Now Khatoni No. 227), Khasra No. 44/19 (8-0), 22 Min (4-0), 23 (8-0) And (Now Khatoni No. 228), Khasra No. 10/12 (8-0), 19 (8-0), 39/14 (7-13), 44/20 (7-10), 21/2 (0-16), 22 Min (4-0), Kitee 17 Being 1/36 Share Of The Land Measuring 112 Kanal 15 Marlas I.E. 03 Kanal 02.63 Marlas, Total Land Measuring 11 Kanal 14.25 Marlas, Situated At Mouja Marwa Kalan, H.B. No. 283, Tehsil Bilaspur, District Yamuna Nagar, Owned Vide Regd. Sale Deed No. 63 Dated 07-04-2021 And Regd. Sale Deed No. 39 Dated 06-04-2021 North- Agriculture Land 218 Ft Curve Outside 93ftf 6inch+202R3 Nch South - Road 35ft Wide 21 8 Ft +27ft6inch East- Agriculture Land 93 Ft 6 Inch Curve Inside 174.75 Ft+ 187 Ft West - Agriculture Land 187 Ft

The borrower(s) are hereby advised to comply with the demand notice(s) and pay the demand amount mentioned therein and hereinabove within 60 days from the date of this publication together with applicable interest, late payment penalty, bounce charges, cost and expenses etc. till the date of realization of the payment. The borrower(s) may note that **UGRO Capital Limited** is a Secured Creditor and the loan facility availed by the borrower(s) is a secured debt against the immovable property(ies) being the secured asset(s) mortgaged by the borrower(s) with **UGRO Capital Limited**.

In the event, the borrower(s) are failed to discharge their liabilities in full within the stipulated time, **UGRO Capital Limited** shall be entitled to exercise all the rights under Section 13(4) of the Act to take possession of the Secured Asset(s) including but not limited to transfer the same by way of sale or by invoking any other remedy available under the Act and the Rules thereunder in order to realize the dues in the loan account of the borrower(s). **UGRO Capital Limited** is also empowered to **ATTACH AND/OR SEAL** the Secured Asset(s) before enforcing the right to sale or transfer. Subsequent to the sale of the Secured Asset(s), **UGRO Capital Limited** also has a right to initiate separate legal proceedings to recover the balance dues, in case the value of the Secured Asset(s) is insufficient to cover the dues payable by the borrower(s) to **UGRO Capital Limited**. This remedy is in addition and independent of all other remedies available to **UGRO Capital Limited** under any other law. The attention of the borrower(s) is invited to Section 13(8) of the Act in respect of time available, to redeem the Secured Asset(s) and further to Section 13(13) of the Act, whereby the borrower(s) are restrained/prohibited from disposing or dealing with the Secured Asset(s) or transferring the same by way of sale, lease or otherwise (other than in ordinary course of business) any of the Secured Asset(s) without prior written consent from **UGRO Capital Limited** and non-compliance of the above is an offence punishable under Section 29 of the Act. The copy of the demand notice(s) is available with the undersigned and the borrower(s) may, if they so desire, collect the same from the undersigned.

Place: HARYANA
Date: 28/11/2025
Sd/- (Authorized Officer)
For UGRO Capital Limited, authorised.officer@ugrocapital.com

Business Standard
CAMPUS TALK

BS PROMOTIONS

UDYAMOTSAV 2025 HELD AT NIPER MOHALI

The Department of Pharmaceutical Management at NIPER S.A.S. Nagar organized a three-day entrepreneurial fest, UDYAMOTSAV 2025 – From Vision to Venture. The event aimed to encourage students to explore entrepreneurial thinking within the pharmaceutical, ayurvedic, health, and nutraceutical sectors, while equipping them with real-world insights from industry leaders.

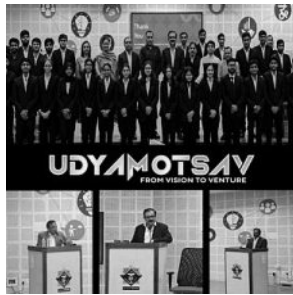
Day 1 featured Mr. Anup Kashyap Bhardwaj, Founder of North India Life Sciences – an ayurvedic company with a portfolio of more than 4,000 products – who delivered a compelling session on reimagining entrepreneurship in the health and wellness domain. Tracing his journey from a medical sales representative to the founder of a growing enterprise, he highlighted the importance of trust, measured commitments, relationship management, and ethical practice.

Day 2 brought forward the remarkable journey of Shree Baidyanath Ayurved Bhawan as Mr. Ajay Sharma, Director and third-generation leader of the iconic ayurvedic house, addressed the audience through an engaging session on sustaining legacy enterprises in a modern business landscape. Widely recognized for breaking the “third-generation curse,” he discussed how Baidyanath has navigated a century of evolution through scientific rigor, structured succession, and principled stewardship. He elaborated on resolving inherent conflicts that arise within family-run businesses and emphasized the transition from conventional management to governance-driven systems that support clarity, accountability, and long-term stability. Highlighting the

importance of preparedness, adaptability, and shared vision, he also spoke about developing a strong crisis management approach to ensure continuity while preserving the brand's identity and trust built over generations.

Day 3 concluded with an insightful session by Mr. Venkata Subbarao Chinni, Founder and MD of Crius Lifesciences, who offered an inspiring narrative on translating vision into a technologically advanced and consumer-centric healthcare enterprise. He detailed Crius' pioneering innovations, such as manufacturing nutritional oils in gummy form and being the first Indian company to introduce vegan soft-gel shells. Emphasizing operational efficiency, product consistency, and customer-centric thinking, he discussed the systems Crius has built to ensure consistent retention, performance monitoring, and quality assurance.

Guided by Prof. Anand Sharma, Dr. Anil Kumar Angrish (In-Charge), and Dr. Pooja Arora, UDYAMOTSAV 2025 emerged as a dynamic platform that enriched students with entrepreneurial wisdom, industry exposure, and strategic perspectives.





TATA CAPITAL HOUSING FINANCE LIMITED
Registered Address: 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai – 400013.
Branch Address: TATA CAPITAL HOUSING FINANCE LIMITED, Sco-20, 2nd Floor, Sector-26-A, Chandigarh 160012..

NOTICE FOR SALE OF IMMOVABLE PROPERTY
(Under Rule 8(6) read with Rule 9(1) of the Security Interest (Enforcement) Rules 2002)

E-Auction Notice of 30 days for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) and Rule 9(1) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the below mentioned Borrower and/ Co- Borrower, or their legal heirs/representatives (Borrowers) that the below described immovable property mortgaged to **Tata Capital Housing Finance Ltd. (TCHFL)**, the Possession of which has been taken by the Authorised Officer of TCHFL, will be sold on **30-12-2025** on “**As is where is**” & “**As is what is**” and “**Whatever there is**” and without any recourse basis” for recovery of outstanding dues from below mentioned Borrower and Co-Borrowers. The Reserve Price and the Earnest Money Deposit is mentioned below. Notice is hereby given that, in the absence of any postponement/ discontinuance of the sale, the said secured asset/ property shall be sold by E-Auction at 2.00 P.M. on the said 30-12-2025. The sealed envelope containing Demand Draft of EMD for participating in E-Auction shall be submitted to the Authorised Officer of the TCHFL on or before 29-12-2025 till 5.00 PM at Branch address TATA CAPITAL HOUSING FINANCE LIMITED, Sco-20, 2nd Floor, Sector-26-A, Chandigarh 160012.

The sale of the Secured Asset/ Immoveable Property will be on “as is where condition is” as per brief particulars described herein below :

SR No	Loan Ac. No	Name of Borrower(s)/ Co-borrower(s) Legal Heir(s)/ Legal Representative/ Guarantor(s)	Amount as per Demand Notice	Reserve Price	Outstanding as on
01	TCHHL030700 0100268310 & TCHIN0307000 100271925	Mr. Harvinder Singh S/o Mr. Gain Singh Mrs. Anju W/o Mr. Harvinder Singh	Rs. 11,32,377 /- is due and payable by you under the loan account TCHHL0307000100268310 and an amount of Rs. 94,565 /- is due and payable under the loan account no TCHIN0307000100271925 by you i.e. totalling to Rs. 12,26,942/- & 13-02-2025	Rs. 13,91,960/- (Rupees Thirteen Lakh Ninety One Thousand Nine Hundred Sixty Only) Earnest Money Deposit (EMD): Rs. 1,39,196/- (Rupees One Lakh Thirty Nine Thousand One Hundred Ninety Six Only) Type of possession: Physical	Rs. 1302186/- is due and payable by you under Agreement no. TCHHL0307000100268310 and an amount of Rs. 166786/- is due and payable by you under Agreement no. TCHIN0307000100271925 totalling to Rs. 1468972/- as on 18-11-2025.

Description of the Immovable Property: ALL PIECE & PARCELS OF Residential House no 237, Gali no. 5, comprised in Khasra no 15/3, 6/2, 7, 8, 14, 15/1, 16/2 as per Jamabandi no 2019-2020, Khewat/Khatoni no. 150/153, Hadbast no 311, area admeasuring 1 Marla & 142 Sq. Ft. size 12'x35' i.e 420 Sq. Ft. located at Shaheed Babu Lahar Singh Nagar, Basti Bawa Khel, Tehsil & District- Jalandhar, with all common amenities mentioned in Sale Deed **Bounded: East:-** House of Jagat/35'-0", **West :-** Other House /35'-0", **North :-** other House/ 12'-0", **South :-** Street 20'12'-0".

Note - The bidders are advised to conduct due diligence before submitting the bid. The auction shall be subject to the outcome of the litigation, Dispute if any.

At the Auction, the public generally is invited to submit their bid(s) personally. No officer or other person, having any duty to perform in connection with this sale shall, however, directly or indirectly bid for, acquire or attempt to acquire any interest in the Immoveable Property sold.

The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules, 2002 and to the following further conditions:

NOTE: The E-auction of the properties will take place through portal <http://bankauctions.in/> on **30-12-2025 between 2.00 PM to 3.00 PM** with limited extension of 5 minutes each.

Terms and Condition: 1) The particulars specified in the Schedule herein below have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, misstatement or omission in this proclamation. In the event of any dispute arising as to the amount bid, or as to the bidder, the Immoveable Property shall at once again be put up to auction subject to the discretion of the Authorised Officer. 2) The Immoveable Property shall not be sold below the Reserve Price. 3) Bid Increment/Amount will be: Rs. 10,000/- (Rupees Ten Thousand Only). 4) All the Bids submitted for the purchase of the property shall be accompanied by Earnest Money as mentioned above by way of a Demand Draft favoring the “**TATA CAPITAL HOUSING FINANCE LTD.**” Payable at Branch address. The Demand Drafts will be returned to the unsuccessful bidders after auction. For payment of EMD through NEFT/RTGS/IMPS, kindly contact Authorised Officer. 5) The highest bidder shall be declared as successful bidder provided always that he/she is legally qualified to bid and provided further that the bid amount is not less than the reserve price. It shall be in the discretion of the Authorised Officer to decline acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so. 6) For reasons recorded, it shall be in the discretion of the Authorised Officer to adjourn/discontinue the sale. 7) Inspection of the Immoveable Property can be done on **16-12-2025 between 11 AM to 5.00 PM**, with prior appointment. 8) The person declared as a successful bidder shall, immediately after such declaration, deposit twenty-five per cent of the amount of purchase money/bid which would include EMD amount to the Authorised Officer within 24hrs and in default of such deposit, the property shall forthwith be put to fresh auction/Sale by private treaty. 9) In case the initial deposit is made as above, the balance amount of the purchase money payable shall be paid by the purchaser to the Authorised Officer on or before the 15th day from the date of confirmation of the sale of the property, exclusive of such day, or if the 15th day be a Sunday or other holiday, then on the first office day after the 15th day. 10) In the event of default of any payment within the period mentioned above, the property shall be put to fresh auction/ Sale by private treaty. The deposit including EMD shall stand forfeited by TATA CAPITAL HOUSING FINANCE LTD and the defaulting purchaser shall lose all claims to the property. 11) Details of any encumbrances, Litigations known to the TATA CAPITAL HOUSING FINANCE LTD, to which the property is liable: as per table above. The Intending Bidder is advised to make their own independent inquiries regarding encumbrances on the property including statutory liabilities areas of property tax, electricity etc. before submitting the bid. 12) For any other details or for procedure online training on e-auction the prospective bidders may contact the Service Provider, M/s. 4Closeure, Block No.605 A, 6th Floor, Multirivanam Commercial Complex, Amerpet, Hyderabad - 500038 Email : info@bankauctions.in or Manish Bansal, Email id: Manish.Bansal@tatacapital.com Authorised Officer Mobile No 8588983696. Please send your query on WhatsApp Number - 9999078669. 13) TDS of 1% will be applicable and payable by the highest bidder over the highest declared bid amount. The payment needs to be deposited by highest bidder in the PAN of the owner/ borrower(s) and the copy of the challan shall be submitted to our company. 14) Please refer to the below link provided in secured creditor's website <https://surl.li/vyyvqpt> for the above details. 15) Kindly also visit the link: <https://www.tatacapital.com/property-disposal.html>

Please Note - TCHFL has not engaged any broker/agent apart from the mentioned auctioning partner for sale/auction of this property. Interested parties should only contact the undersigned or the Authorised officer for all queries and enquiry in this matter.

Place: Punjab
Date: 28-11-2025
Sd/- Authorised Officer,
Tata Capital Housing Finance Ltd.



Truhome Finance Limited (Formerly Shriram Housing Finance Ltd.)
Head Office: Level -3, Wockhardt Towers, East Wing C-2, G Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051;
Tel: 1800 102 4345 | Website: <http://www.truhomefinance.in>
Reg.Off.: Srinivasa Tower, 1st Floor, Door No.5, Old No.11, 2nd Lane, Genatopur Road, Alwarpet, Teynampet, Chennai-600018

APPENDIX-IV-A [SEE PROVISION TO RULE 8(6)] SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower/s and Guarantor/s that the below described immovable properties mortgaged/ charged to Truhome Finance Limited (Formerly Shriram Housing Finance Limited), the Physical Possession of which have been taken by the Authorized Officer of Truhome Finance Limited, will be sold on “As is where is”, “As is what is” and “Whatever there is” basis in e-auction on 30.12.2025 between 11:00 a.m. to 12:00 p.m. for recovery of the balance due to Truhome Finance Limited from the Borrowers And Guarantors, as mentioned in the table.

Details of Borrowers and Guarantors, amount due, Short Description of the immovable property, reserve price and earnest money deposit and date of Inspection are also given as:

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers	Amount of Recovery and date of Demand Notice	Reserve Price (Rs.) & Bid Increment	Date & Time of Auction	Contact Person Details – (AO and Disposal team)
Mr. Vishal Aggarwal S/o Mr. Narinder Pal & Mrs. Komal Kaul W/o Mr. Vishal Aggarwal & Mrs. Deepa Aggarwal W/o Mr. Narinder Pal Ail R/o H No - 7760,Block - H. Aerocity, Tehsil & Distt - SAS Nagar Mohali, (Punjab) 140603. Mob No- 9888169693 & House No - N.B 286, Laxmipura, Industrial Town, Jalandhar - 1, Tehsil & Distt-Jalandhar, (PB.)144004 Mob No-9888169693 & M/S Bucks Barter International Through Its Proprietor Mr. Mr. Vishal Aggarwal Shop No- 227 - 232, Jublie Walk, Tehsil & Distt - S.A.S Nagar, Mohali, Punjab160071.Mob No-9888169693 & M/S Bucks Barter International Through Its Proprietor Mr. Mr. Vishal Aggarwal House No-296, Laxmipura, Industrial Town, Jalandhar-1, Tehsil & Distt - Jalandhar, (PB.)144004. Mob No-9888169693	Demand Notice Date: 13.08.2025 Rs.13,93,940 /-(Thirteen Lakhs Ninety Three Thousand Nine Hundred forty Only) as on dated, 08-08-2025 under reference of Loan Account No. SLPHCNDRO0000855 along with further interest as mentioned hitherto and incidental expenses, costs etc.	Rs. 15,26,500/- (Rupees Fifteen Lakhs Twenty Six Thousand Five Hundred Only) Bid Increment: Rs. 10,000/- and in such multiples. Earnest Money Deposit (EMD) (Rs.) Rs.1,52,650/- (Rupees One Lakhs Fifty Two Thousand Six Hundred Fifty Only) Last date for submission of EMD :- 29th Dec, 2025 Time 10.00 a.m. to 05.00 p.m.	30th- Dec - 2025 Auction Time: 11.00 P.M. to 12.00 p.m.	Bhupinder Kumar 9803044032 Property Inspection Date - 29.12.2025
Description of Property				
All that piece and parcel of one residential house/property/land/Flat/Property/commercial/Plot bearing 62-63, admeasuring 9 Marla, (2430 Sq. Feet) 270 Sq.Yds Comprised in Khata/Khatoni No 252/268,253/269,254/270,255/271 Khasra No-20/18/1, 19/1, 20/1, 20/11/2, 12/2, 13/2, 20/21/2, 22/2, 20/18/2,19/2,20/2 As per Jamabandi for the year 2012-13, H.B NO-205, Situated at Wakya Village - Noorpur Teh & Distt- Jalandhar Punjab. Which is measuring and bounded as under. BOUNDED AS PER SITE: NORTH: BUILTUP HOUSE 30', SOUTH: ROAD 18'WIDE 30', EAST: VACANT PLOT 81', WEST: BUILTUP HOUSE 81'				
1) For detailed terms and conditions of the sale, please refer the website of Truhome Finance Limited (Formerly Shriram Housing Finance Limited) website. 2) The intending bidders have to submit their EMD amount to be deposited by way of RTGS/NEFT to the account details mentioned herein below: BANK NAME: AXIS BANK LIMITED BRANCH: BANDRA KURLA COMPLEX, MUMBAI BANK ACCOUNT NO. Current Account No. 911020045677633 IFSC CODE: UTIB0000230.				
Place : Jalandhar (Punjab) Date : 28-11-2025		Sd/- Authorised Officer- Truhome Finance Limited (Formerly Shriram Housing Finance Limited)		